News and Information

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Weekly Column by David McCollum, Director Volume 1, Issue 10

Protecting Your Good Name: Dealing with Indentity Theft, Part III

Last week, various national media organizations reported that a New York man was arrested for allegedly stealing millions from celebrities through identity theft. Hopefully, this high profile case will impress upon consumers the importance of protecting personal information.

In the first two parts of this series, we examined the prevention of identity theft and the first three steps to take if your identity has been stolen. This week, we will look at action you can take to help prevent the identity thief from striking again.

Identity thieves acquire information in many ways, but stealing mail is the oldest. If you believe that the identity thief has stolen your mail or filed a false change of address form, it should be reported to the local postal inspector. You may visit www.usps.gov/websites/depart/inspect or call your local post office for the contact information of the nearest postal inspection office.

Identity theft falls under a variety of state and federal laws, and law enforcement officials can bring criminal charges against individuals who commit this crime. You should maintain complete records of every fraudulent charge or account in your name. The more detailed information you can provide law enforcement officials, the easier their job will be.

You may have an opportunity to seek restitution from the individual who stole your identity. Expenses related to the identity theft such as lost wages, travel, phone calls, photocopying, postage, and document replacement (driver's license, etc.) are appropriate items to consider when making a restitution request. You should maintain detailed records of these costs, including receipts. A private attorney will be able to guide you through this process and give you specific advice regarding your situation.

Even after the legal proceedings are completed, you will want to check your credit report frequently for five years. This will enable you to deal with any late-reported items or catch anyone else attempting to steal your identity as early as possible.